

UNITED STATES BANKRUPTCY COURT Eastern District of California

Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814

> (916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM

FILED

12/7/10

CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

auto

NOTICE OF INTENT TO CLOSE CHAPTER 7 CASE WITHOUT ENTRY OF DISCHARGE DUE TO FAILURE TO FILE FINANCIAL MANAGEMENT COURSE CERTIFICATE (OFFICIAL FORM 23)

Case Number: 10-44487 - A - 7

Debtor Name(s) and Address(es):

Harbhajan Singh 5070 Tuckerman Way Sacramento, CA 95835 Mohinder Kaur 5070 Tuckerman Way Sacramento, CA 95835

Under the Federal Rules of Bankruptcy Procedure, the Clerk of the Court may close a chapter 7 case without entry of a discharge if Official Form 23, *Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management*, is not filed by the debtor(s) within 60 days after the date first set for the meeting of creditors under § 341 of the Bankruptcy Code, and the case is otherwise eligible for closing. Forty–five (45) days have now passed since the date first set for the meeting of creditors in this case and Official Form 23 has not been filed by the debtor(s).

NOTICE IS HEREBY GIVEN THAT this case may be closed without entry of a discharge unless Official Form 23, *Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management*, or a motion for extension of time to file Official Form 23, is filed **with the Clerk at the address shown above** on or before 12/21/2010. Once the case is closed without entry of a discharge, obtaining a discharge will require the filing of Official Form 23, together with a motion to reopen the case and payment of a reopening fee (currently \$260.00 in a chapter 7 case).

Official Form 23 is printed on the reverse of this notice for your convenience. It is also available under "Official Forms" on the Forms and Publications page of the court's web site (www.caeb.uscourts.gov).

Dated: 12/7/10 Wayne Blackwelder Clerk of Court

UNITED STATES BANKRUPTCY COURT Eastern District of California

In re

Harbhajan Singh 5070 Tuckerman Way Sacramento, CA 95835 Mohinder Kaur 5070 Tuckerman Way Sacramento, CA 95835 **Case Number**

10-44487 - A - 7

Debtor(s).

DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

Every individual debtor in a chapter 7 case, a chapter 11 case in which § 1141(d)(3) applies, or a chapter 13 case must file this certification. Complete <u>one</u> of the following statements and file with the Clerk of Court at the address shown on the reverse by the deadline stated below.

If a joint petition is filed, each spouse must complete and file a separate certification. Therefore, joint debtors may wish to photocopy this form before completing it.

	I,, the debtor/joint debtor in the above-styled case, hereby certify that on (date) I completed an instructional course in personal financial management provided by, an approved personal financial management provider. Certificate No. (if any):
	- OR -
	I,
Date:	Signature of Debtor or Joint Debtor:

<u>Instructions</u>: Use this form only to certify whether you completed a course in personal financial management. (See Fed. R. Bankr. P. 1007(b)(7).) DO NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

<u>Filing Deadlines</u>: In a chapter 7 case, file with the Clerk of Court within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file with the Clerk of Court no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)